

Loan # FLO# 53667388

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 1st day of October, 1994,
Kelly Springfield and wife, Brandi Springfield,
executed a certain deed of trust to— Brian L. Davis,
Trustee for the benefit of National Mortgage Investments Co., Inc.,
which deed of trust is of record in the office of the Chancery Clerk of
DeSoto County, State of Mississippi in Book
730 at Page 797 and being secured by real property being
more particularly described in Exhibit "A" attached hereto; and

WHEREAS, the undersigned is the present holder and beneficiary of the
deed of trust referenced above; and

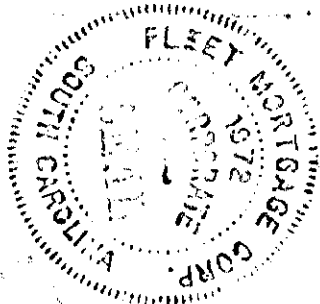
WHEREAS, Fleet Mortgage Corp.,* pursuant to the provisions of the
aforesaid Deed of Trust and for reasons satisfactory to itself, has
elected to substitute J. Gary Massey as Trustee in and for the above
described deed of trust and the indebtedness secured thereby; and

* f/k/a Fleet Real Estate Funding Corp.

NOW THEREFORE, Fleet Mortgage Corp., the present owner and holder of
the above described deed of trust, acting by and through its duly
authorized officers, does hereby substitute and appoint J. Gary Massey as
Trustee and does hereby confer upon the said J. Gary Massey full and
complete power to execute said trust as Trustee as provided by the terms
of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the
foreclosure sale, the Substitute Trustee is hereby authorized to transfer
and assign said bid and to convey title to said foreclosed property to the
Secretary of Housing and Urban Development or the Secretary of Veterans
Affairs, or whomsoever the undersigned shall authorize. The statement in
the Substitute Trustee's deed that the undersigned has requested transfer
of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding
on the undersigned and conclusive evidence in favor of the assignee or
other parties thereby, and that the Substitute Trustee is duly authorized
and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by
and through its duly authorized officers, this the 18th day of
September, 1996.



FLEET MORTGAGE CORP

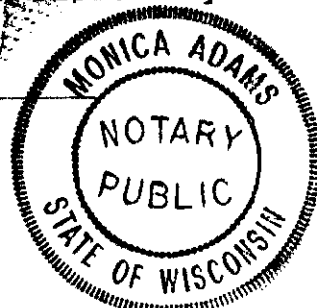
BY: Lori J. Luebke

Lori J. Luebke

TITLE: Vice PresidentSTATE OF WISCONSINCOUNTY OF MILWAUKEE

Personally appeared before me, the undersigned authority for the
jurisdiction aforesaid, on this the 18th day of September,
1996, the within named Lori J. Luebke who acknowledged
that (s)he is Vice President of Fleet Mortgage Corp., and that for
and on behalf of the said corporation, and as its act and deed, (s)he
executed the above and foregoing instrument, after having been first duly
authorized so to do.

Monica Adams
Notary Public Monica Adams



My Commission expires:

02-06-2000STATE MS.-DE SOTO CO.
FILED

OCT 21 2 35 PM '96

EXHIBIT "A"

INDEXING INSTRUCTIONS

LEGAL DESCRIPTION:

Lot 1108, Section C, North DeSoto Village Subdivision in Section 33, Township 1 South, Range 8 West, in the City of Horn Lake, DeSoto County, Mississippi, as shown by the plat appearing in Plat Book 10, Page 2, in the Office of the Chancery Clerk of DeSoto County, Mississippi

PREPARED BY:

J. GARY MASSEY
SHAPIRO & KREISMAN
DEPOSIT GUARANTY BLDG
200 EAST CAPITOL ST., SUITE 1745
JACKSON, MS 39201
601-968-9986

S&K# 96-0376